

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KATHY A. ZEBLEY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-21135

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/02/2015 and confirmed on 6/5/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,221.17
Less Refunds to Debtor	27.48	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>72,193.69</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,212.13	
Trustee Fee	3,088.58	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,300.71</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 2903	0.00	36,190.26	0.00	36,190.26
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 2903	11,672.59	11,672.59	0.00	11,672.59
	FAYETTE COUNTY TAX CLAIM BUR Acct: 0078	0.00	0.00	0.00	0.00
	FAYETTE COUNTY TAX CLAIM BUR Acct: XXXXXX0078	0.00	0.00	0.00	0.00
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 2825	13,633.82	13,633.82	1,396.31	15,030.13
					<b>62,892.98</b>

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	KATHY A. ZEBLEY Acct:	0.00	0.00	0.00	0.00
	KATHY A. ZEBLEY Acct:	27.48	27.48	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-20	3,212.13	3,212.13	0.00	0.00
	DANIEL R WHITE ESQ Acct:	3,000.00	3,000.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	VERIZON WIRELESS Acct: XXXXXXXXXXXX0001	0.00	0.00	0.00	0.00
	MCCABE WEISBERG & CONWAY PC (FOF Acct:	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

<b>TOTAL PAID TO CREDITORS</b>		<b>62,892.98</b>
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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	25,306.41
UNSECURED	0.00

Date: 08/25/2020

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/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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Imaged Certificate of Notice Page 4 of 5  
**IN THE UNITED STATES BANKRUPTCY COURT**  
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IN RE:

KATHY A. ZEBLEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-21135

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kathy A. Zebley  
DebtorCase No. 15-21135-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: pdf900Page 1 of 1  
Total Noticed: 10

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db +Kathy A. Zebley, 157 Rosy Hill Road, Lemont Furnace, PA 15456-1134  
 14022240 Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 14022241 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,  
 Uniontown, PA 15401-3514  
 14034739 +Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 99 East Main Street,  
 Uniontown, PA 15401-3519  
 14022242 +Fayette County Tax Claim Bureau, c/o John M. Zeglen, Esq., 99 East Main Street,  
 Uniontown, PA 15401-3519  
 14022243 +McCabe, Weisberg & Conway, 123 South Broad Street--Suite 1400, Philadelphia, PA 19109-1060  
 14022244 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, P.O. Box 8026,  
 Cedar Rapids, IA 52408-8026)  
 14052890 +Toyota Motor Credit Corporation, P.O. Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14044616 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 27 2020 05:03:52  
 The Bank of New York Mellon, c/o Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 14022245 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2020 05:00:25  
 Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397  
 TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon, as Trustee for CIT Ho  
 cr Toyota Motor Credit Corporation

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Ann E. Swartz on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Charles Griffin Wohlrab on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 cwohrlab@rascrane.com  
 Daniel R. White on behalf of Debtor Kathy A. Zebley zmwchapter13@gmail.com, gianna@zeblaw.com/sheila@zeblaw.com/r63228@notify.bestcase.com  
 James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
 Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 Sindi Mncina on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1 smncina@rascrane.com

TOTAL: 9